

DCP PROCEDURAL FLOWCHART

RECORDKEEPING SYSTEM

DISABILITY SYSTEM

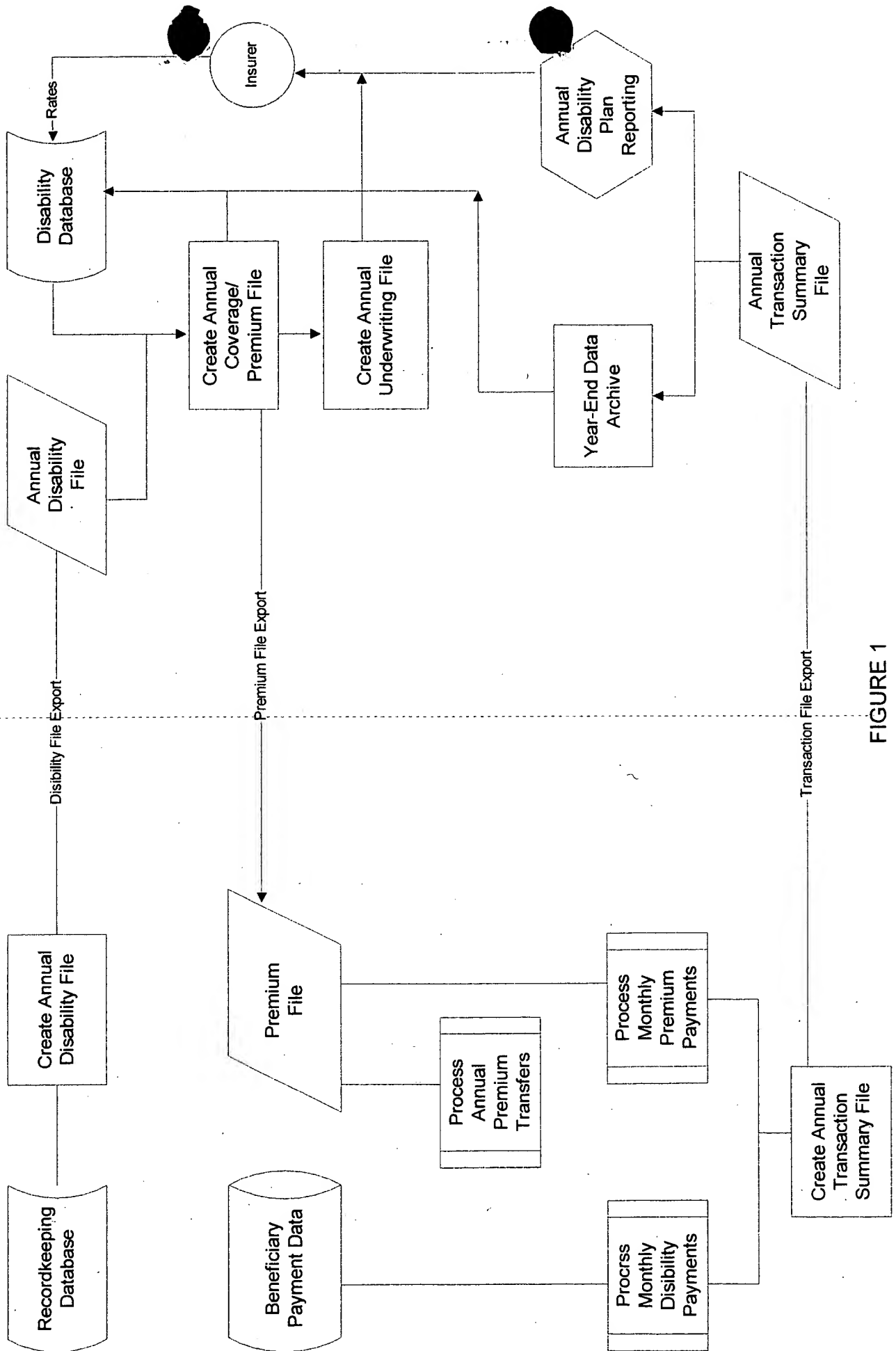


FIGURE 1

EXP MAIL EJ385046715US

CP POSSIBLE MONTHLY
WORKFLOW

Recordkeeping System

Disability Application

	Month	
Export Annual Disability File		Import Annual Disability File
Monthly Payments	1	Calculate Annual Premium Info
Import Premium File		Export Premium File
Annual Premium Transfers		
Monthly Premiums	2	
Monthly Payments		Premium File Update
Monthly Premiums		
Monthly Payments	3	
		Premium File Update
Monthly Premiums		
Monthly Payments	4	
		Premium File Update
Monthly Premiums		
Monthly Payments	5	
		Premium File Update
Monthly Premiums		
Monthly Payments	6	
		Premium File Update
Monthly Premiums		
Monthly Payments	7	
		Premium File Update
Monthly Premiums		
Monthly Payments	8	
		Premium File Update
Monthly Premiums		
Monthly Payments	9	
		Premium File Update
Monthly Premiums		
Monthly Payments	10	
		Premium File Update
Monthly Premiums		
Monthly Payments	11	
		Premium File Update
Monthly Premiums		
Monthly Payments	12	
		Year-End Archive
		Annual Reporting

Figure 2

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DCP PREMIUM CALCULATION PROCEDURES

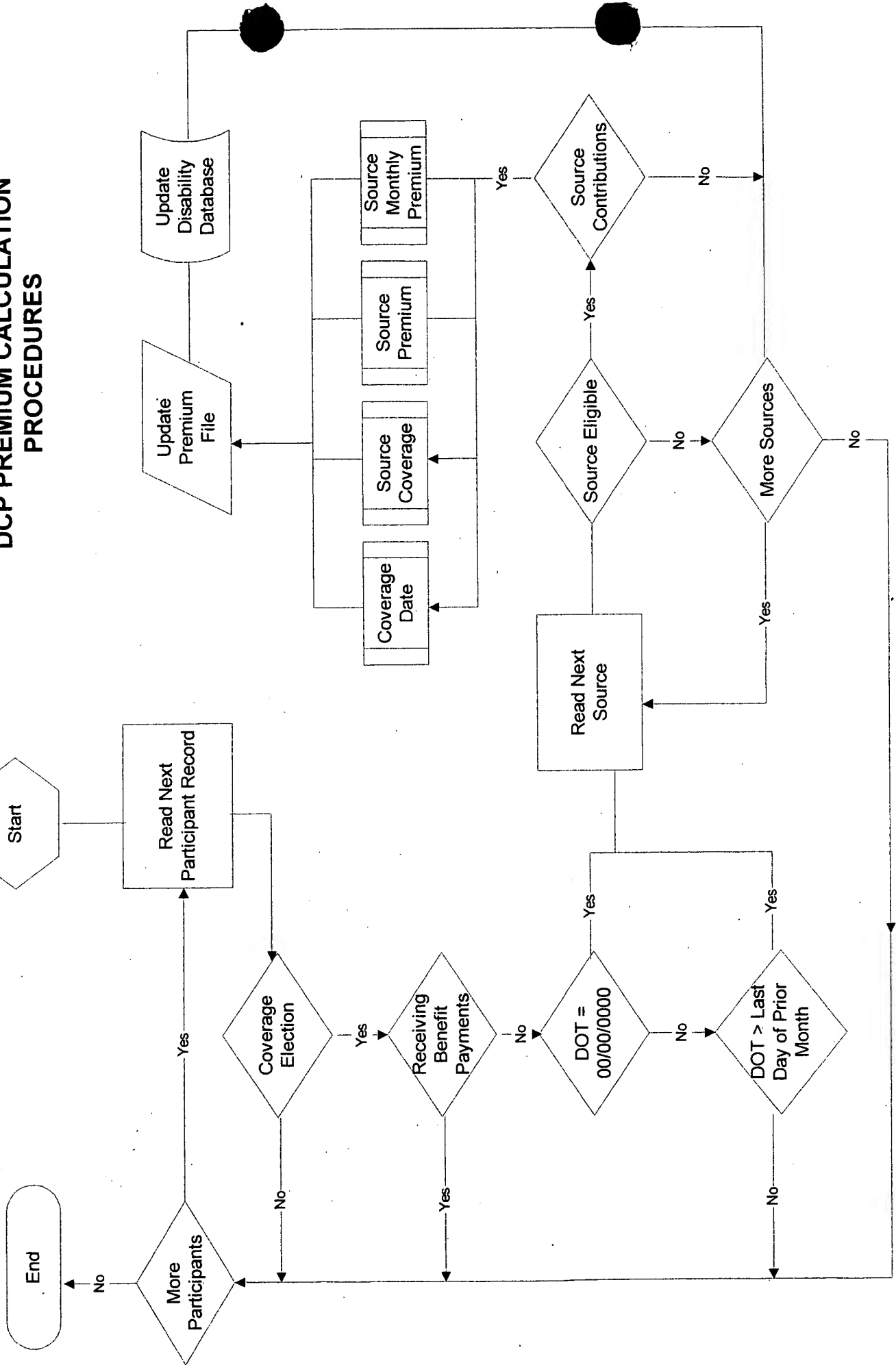


FIGURE 3



TECHNICAL DESCRIPTION OF DCP PROCESSES

(System fields appear in bold)

I. Annual determination of coverage dates and premiums

For each participant:

If Coverage Election = YES

AndIf Date of Termination = 00/00/0000 or Date of Termination > Current Effective Date

Then

For each source of money:

If Source Eligible for Coverage = YES

AndIF participant had source contributions

Then

Coverage Date = Current Effective Date

and

Source Coverage = Total prior year's source contributions (net of adjustments and corrections)

and

Source Premium = Source Coverage x Insurance Rate

and

Source Monthly Premium = Source Premium / 12

and

$$\text{Life-To-Date Source Coverage} = \text{Life-To-Date Source Coverage} + \text{Source Coverage}$$

EndIF

EndIF

Next Source

EndIF

EndIF

Next Participant

[illegible]

Next participant

IV. Monthly disability payments

For each participant:

If Disability Payment Start Date < Current Date

Then

For each source:

If Source Coverage = 0

Then

Purchase funds in amount of monthly payment, according to investment elections

EndIf

Next source

EndIf

Next Participant

V. Year-End Archive

For each plan:

Add 1 to Effective Date year

For each participant:

For each source, where T = current year

Source Coverage^{T-1} = Source Coverage^T

Source Premium^{T-1} = Premium^T

Source Coverage^T = 0

Source Premium^T = 0

Next source

Next participant

Next plan

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156090 95882560

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